

**United States Bankruptcy Court**  
**District of Oregon**

In re **Michael Joseph Spitulski,  
 Lisa Kay Spitulski**

Debtors

Case No. **13-33520-tmb13**

Chapter **13**

**SUMMARY OF SCHEDULES - AMENDED**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>319,950.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>224,192.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>474,805.25</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>3,015.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>3</b>		<b>100,448.00</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>8,158.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>7,606.00</b>
Total Number of Sheets of ALL Schedules		<b>19</b>			
Total Assets			<b>544,142.00</b>		
Total Liabilities				<b>578,268.25</b>	

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**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>3,015.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>1,356.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>4,371.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>8,158.00</b>
Average Expenses (from Schedule J, Line 18)	<b>7,606.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>11,146.82</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>133,855.25</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>3,015.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>100,448.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>234,303.25</b>

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Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>Child</b> <b>Child</b> <b>Child</b>	AGE(S): <b>10 years</b> <b>25 years</b> <b>5 years</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Firefighter</b>	<b>Loan Processor Assistant</b>
Name of Employer	<b>City of Portland</b>	<b>Guardian Residential Lending</b>
How long employed	<b>18 yrs</b>	<b>5 mnths</b>
Address of Employer	<b>55 SW Ash St. Portland, OR 97204</b>	<b>101 SW Main St. Portland, OR 97204</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) **See Detailed Income Attachment**

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

12. Pension or retirement income

13. Other monthly income

(Specify): **Family Member for Timeshare**

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <b>7,275.00</b>	\$ <b>2,269.00</b>
2. Estimate monthly overtime	\$ <b>1,001.00</b>	\$ <b>0.00</b>
3. SUBTOTAL	\$ <b>8,276.00</b>	\$ <b>2,269.00</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <b>1,822.00</b>	\$ <b>408.00</b>
b. Insurance	\$ <b>0.00</b>	\$ <b>0.00</b>
c. Union dues	\$ <b>93.00</b>	\$ <b>0.00</b>
d. Other (Specify) <u><b>See Detailed Income Attachment</b></u>	\$ <b>414.00</b>	\$ <b>0.00</b>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <b>2,329.00</b>	\$ <b>408.00</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <b>5,947.00</b>	\$ <b>1,861.00</b>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <b>0.00</b>	\$ <b>0.00</b>
8. Income from real property	\$ <b>0.00</b>	\$ <b>0.00</b>
9. Interest and dividends	\$ <b>0.00</b>	\$ <b>0.00</b>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <b>0.00</b>	\$ <b>0.00</b>
11. Social security or government assistance	\$ <b>0.00</b>	\$ <b>0.00</b>
(Specify):	\$ <b>0.00</b>	\$ <b>0.00</b>
12. Pension or retirement income	\$ <b>0.00</b>	\$ <b>0.00</b>
13. Other monthly income	\$ <b>0.00</b>	\$ <b>0.00</b>
(Specify): <u><b>Family Member for Timeshare</b></u>	\$ <b>350.00</b>	\$ <b>0.00</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <b>350.00</b>	\$ <b>0.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <b>6,297.00</b>	\$ <b>1,861.00</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <b>8,158.00</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

In re **Michael Joseph Spitulski**  
**Lisa Kay Spitulski**

Debtor(s)

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**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED**  
**Detailed Income Attachment**

**Other Payroll Deductions:**

<b>VEBA (Health Savings Account)</b>	<b>\$ 195.00</b>	<b>\$ 0.00</b>
<b>Health and Wellness</b>	<b>\$ 87.00</b>	<b>\$ 0.00</b>
<b>Fire (Uniforms/Dues)</b>	<b>\$ 132.00</b>	<b>\$ 0.00</b>
<b>Total Other Payroll Deductions</b>	<b>\$ 414.00</b>	<b>\$ 0.00</b>



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**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

<b>Cable</b>	\$	<b>125.00</b>
<b>Garbage</b>	\$	<b>58.00</b>
<b>Internet</b>	\$	<b>46.00</b>
<b>Cell phone</b>	\$	<b>145.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>374.00</b>

**Other Installment Payments:**

<b>Second mortgage</b>	\$	<b>700.00</b>
<b>Property Taxes (\$5196 yr)</b>	\$	<b>433.00</b>
<b>HOA - \$300 annually</b>	\$	<b>25.00</b>
<b>Total Other Installment Payments</b>	\$	<b>1,158.00</b>

**Other Expenditures:**

<b>Daycare</b>	\$	<b>690.00</b>
<b>School Expense</b>	\$	<b>495.00</b>
<b>Personal Grooming</b>	\$	<b>150.00</b>
<b>Timeshare payment (paid by family)</b>	\$	<b>350.00</b>
<b>Total Other Expenditures</b>	\$	<b>1,685.00</b>

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**DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of  
21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **August 8, 2013**

Signature /s/ Michael Joseph Spitulski  
**Michael Joseph Spitulski**  
Debtor

Date **August 8, 2013**

Signature /s/ Lisa Kay Spitulski  
**Lisa Kay Spitulski**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.